

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

VIRGINIA D. HETRICK

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-11313

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/28/2018 and confirmed on 2/27/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		30,196.00
Less Refunds to Debtor	387.14	
TOTAL AMOUNT OF PLAN FUND		29,808.86

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,900.00	
Trustee Fee	1,428.64	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,328.64

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	THE ONE FEDERAL CREDIT UNION(*) Acct: 6150	16,120.72	16,120.72	798.54	16,919.26
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 8798	0.00	0.00	0.00	0.00
					16,919.26

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	VIRGINIA D. HETRICK Acct:	0.00	0.00	0.00	0.00
	VIRGINIA D. HETRICK Acct:	225.04	225.04	0.00	0.00
	VIRGINIA D. HETRICK Acct:	162.10	162.10	0.00	0.00
	STEIDL & STEINBERG Acct:	3,900.00	3,900.00	0.00	0.00
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 1989	3,034.54	1,172.81	0.00	1,172.81
	CAPITAL ONE NA** Acct: 6870	3,321.08	1,283.54	0.00	1,283.54
	SYNCHRONY BANK Acct: 6438	0.00	0.00	0.00	0.00
	THE ONE FEDERAL CREDIT UNION(*) Acct: 6150	13,207.76	5,104.61	0.00	5,104.61
	ALDRIDGE PITE LLC Acct:	0.00	0.00	0.00	0.00
	CREDITOR INFORMATION MISSING OR V/ Acct:	0.00	0.00	0.00	0.00
	NICHOLAS R PAGLIARI ESQ	0.00	0.00	0.00	0.00

18-11313

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
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Unsecured

Acct:

7,560.96

TOTAL PAID TO CREDITORS

24,480.22

TOTAL CLAIMED

PRIORITY 0.00

SECURED 16,120.72

UNSECURED 19,563.38

Date: 01/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

VIRGINIA D. HETRICK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-11313

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Virginia D. Hetrick  
Debtor

Case No. 18-11313-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jan 29, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2024:

Recip ID	Recipient Name and Address
db	+ Virginia D. Hetrick, 13535 Brown Road, Conneaut Lake, PA 16316-6025

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ecfbnc@aldridgepite.com	Jan 30 2024 00:08:00	Bayview Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ Email/Text: ahefner@onefcu.com	Jan 30 2024 00:10:00	One Federal Credit Union, f/k/a Meadville Area Fed, 300 Arch Street, Meadville, PA 16335-3217
14971095	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jan 30 2024 00:07:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14971094	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jan 30 2024 00:07:00	Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
14998464	Email/PDF: bncnotices@becket-lee.com	Jan 30 2024 00:13:51	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14971097	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:12:55	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14971096	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:13:29	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14971098	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 30 2024 00:07:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14971099	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 30 2024 00:07:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14977263	+ Email/Text: ahefner@onefcu.com	Jan 30 2024 00:10:00	ONE Federal Credit Union, 300 Arch St., Meadville, PA 16335-3217
15007462	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:13:50	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14971101	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2024 00:24:36	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14971100	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2024 00:12:50	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15203944	Email/Text: mtgbk@shellpointmtg.com	Jan 30 2024 00:08:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
15000862	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 30 2024 00:08:00	The Bank of New York Mellon, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th

District/off: 0315-1

User: auto

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Date Rcvd: Jan 29, 2024

Form ID: pdf900

Total Noticed: 18

Floor, Coral Gables, FL 33146-1837

14971103 + Email/Text: ahefner@onefcu.com

Jan 30 2024 00:10:00

The One Federal Credit Union, f/k/a Meadville  
FCU, 300 Arch St, Meadville, PA 16335-3217

14971102 + Email/Text: ahefner@onefcu.com

Jan 30 2024 00:10:00

The One Federal Credit Union, f/k/a Meadville  
Area FCU, 300 Arch Street, Meadville, PA  
16335-3217

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2024 at the address(es) listed below:

Name	Email Address
Christopher M. Frye	on behalf of Debtor Virginia D. Hetrick chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2004-06) dcarlon@kmlawgroup.com
Nicholas R. Pagliari	on behalf of Creditor One Federal Credit Union f/k/a Meadville Area Federal Credit Union npagliari@mijb.com, sburick@mijb.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5